11-54149-cag Doc#1 Filed 12/02/11 Entered 12/02/11 14:12:58 Main Document Pg 1 of 54 B1 (Official Form 1) (4/10) UNITED STATES BANKRUPTCY COURT **Voluntary Petition** WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION Name of Debtor (if individual, enter Last, First, Middle) Name of Joint Debtor (Spouse) (Last, First, Middle): Hyson, Marcellus Kevin Hyson, Marian Regina All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): dba Pro Detailing of SA Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5596 than one, state all): xxx-xx-1466 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 5826 Clipper Port 5826 Clipper Port San Antonio, TX San Antonio, TX ZIP CODE ZIP CODE 78239 78239 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 5826 Clipper Port 5826 Clipper Port San Antonio, TX San Antonio, TX ZIP CODE ZIP CODE 78239 78239 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding  $\overline{\mathbf{Q}}$ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-10,001-50,001-200-999 1.000-

25.000

\$50,000,001

\$50,000,001

to \$100 million

to \$100 million

50.000

\$100,000,001

to \$500 million

\$100,000,001

to \$500 million

100.000

\$500,000,001

\$500,000,001

to \$1 billion

to \$1 billion

100.000

More than

\$1 billion

More than

\$1 billion

**∐** 50-99

\$50,001 to

\$50,001 to

Estimated Assets

\$50,000 \$100,000

Estimated Liabilities

\$50,000 \$100,000

\_\_\_ 100-199

\$100,001 to

\$100,001 to \$500,001

\$500,000

\$500,000

\$500,001

to \$1 million

to \$1 million

5 000

\$1,000,001

\$1,000,001

to \$10 million

to \$10 million

10.000

\$10,000,001

to \$50 million

\$10,000,001

to \$50 million

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B1 (Official Form 1) (4/10) Marcellus Kevin Hyson **Voluntary Petition** Name of Debtor(s): Marian Regina Hyson (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ J. Todd Malaise 12/2/2011 J. Todd Malaise Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\sqrt{\phantom{a}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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(Official Form 1) (4/10)

B1 (Official Form 1) (4/10)	Page
Voluntary Petition	Name of Debtor(s): Marcellus Kevin Hyson
(This page must be completed and filed in every case)	Marian Regina Hyson
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Marcellus Kevin Hyson	
Marcellus Kevin Hyson	X
/s/ Marian Regina Hyson	(Signature of Foreign Representative)
Marian Regina Hyson	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
12/2/2011	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ J. Todd Malaise	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and
J. Todd Malaise Bar No. 00796984	have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules
Malaise Law Firm	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have
909 NE Loop 410, Suite 300	given the debtor notice of the maximum amount before preparing any document
San Antonio, Tx 78209	for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(210) 732-6699 Fax No.(210) 732-5826	_
12/2/2011	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Control Consistence where the first hand to be a first three to be a first to be a fir
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States	Address
Code, specified in this petition.	X
	Date
Y	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

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## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **WESTERN DISTRICT OF TEXAS** SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

Debtor(s)

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

**WESTERN DISTRICT OF TEXAS** SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1				
Continuation Sheet No. 1				
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);				
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: // Marcellus Kevin Hyson  Marcellus Kevin Hyson				
Date:12/2/2011				

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## B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **WESTERN DISTRICT OF TEXAS** SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)
	Debtor(s)		

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

**WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION** 

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

Debtor(s)

## **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH**

CREDIT COUNSELING REQUIREMENT		
Continuation Sheet No. 1		
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]		
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);		
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);		
Active military duty in a military combat zone.		
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.		
I certify under penalty of perjury that the information provided above is true and correct.		
Signature of Debtor: _/s/ Marian Regina Hyson  Marian Regina Hyson		
Date:12/2/2011		

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B6A (Official Form 6A) (12/07)

In re	<b>Marcellus Kevin Hyson</b>
	Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
5826 Clipper Port, San Antonio, TX 78239 Value per county appraisal	Homestead	С	\$112,280.00	\$138,563.00
	Tot		\$440 000 00	

Total: \$112,280.00 (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Marcellus Kevin Hyson
	Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	O	\$30.00
Checking, savings or other financial accounts, certificates of deposit		SACU checking acct	С	\$800.00
or shares in banks, savings and loan, thrift, building and loan, and home-		SACU savings acct	С	\$5.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Generations FCU savings acct	С	\$30.00
or and a second of the second		RBFCU checking acct	С	\$600.00
		RBFCU savings acct	С	\$5.00
		Frost checking acct	С	\$450.00
<ul><li>3. Security deposits with public utilities, telephone companies, landlords, and others.</li><li>4. Household goods and furnishings, including audio, video and computer equipment.</li></ul>	x	Household goods	С	\$6,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.		Clothing	С	\$1,000.00
7. Furs and jewelry.		Jewelry	С	\$500.00
8. Firearms and sports, photographic, and other hobby equipment.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	<b>Marcellus Kevin Hyson</b>
	Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life ins through work - Debtor	С	\$0.00
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing		401k - Debtor	С	\$13,660.00
plans. Give particulars.		401k - Joint Debtor	С	\$605.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		dba Pro Detailing of SA	С	\$0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Joint Debtor is owed child support arrears	С	\$19,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Marcellus Kevin Hyson
	Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers,		2000 Ford Expedition, 170k miles	С	\$5,137.00
and other vehicles and accessories.		2001 Ford F150, 145k miles	С	\$6,987.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	X			
31. Animals.		3 dogs	С	\$0.00
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	x			
		continuation sheets attached Total	i >	\$54,809.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Marcellus Kevin Hyson
	Marian Regina Hyson

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	_	Check if debtor claims a homestead exemption that exceeds \$146,450.*
✓ 11 U.S.C. § 522(b)(2)  □ 11 U.S.C. § 522(b)(3)		

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
5826 Clipper Port, San Antonio, TX 78239 Value per county appraisal	11 U.S.C. § 522(d)(1)	\$0.00	\$112,280.00
Cash	11 U.S.C. § 522(d)(5)	\$30.00	\$30.00
SACU checking acct	11 U.S.C. § 522(d)(5)	\$800.00	\$800.00
SACU savings acct	11 U.S.C. § 522(d)(5)	\$5.00	\$5.00
Generations FCU savings acct	11 U.S.C. § 522(d)(5)	\$30.00	\$30.00
RBFCU checking acct	11 U.S.C. § 522(d)(5)	\$600.00	\$600.00
RBFCU savings acct	11 U.S.C. § 522(d)(5)	\$5.00	\$5.00
Frost checking acct	11 U.S.C. § 522(d)(5)	\$450.00	\$450.00
Household goods	11 U.S.C. § 522(d)(3)	\$6,000.00	\$6,000.00
Clothing	11 U.S.C. § 522(d)(3)	\$1,000.00	\$1,000.00
Jewelry	11 U.S.C. § 522(d)(4)	\$500.00	\$500.00
Term life ins through work - Debtor	11 U.S.C. § 522(d)(7)	100%	\$0.00
401k - Debtor	11 U.S.C. § 522(d)(12)	100%	\$13,660.00
401k - Joint Debtor	11 U.S.C. § 522(d)(12)	100%	\$605.00
Joint Debtor is owed child support arrears	11 U.S.C. § 522(d)(10)(D)	100%	\$19,000.00
* Amount subject to adjustment on 4/1/13 and every three commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$42,685.00	\$154,965.00

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B6C (Official Form 6C) (4/10) -- Cont.

In re	Marcellus Kevin Hyson
	Marian Regina Hyson

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2000 Ford Expedition, 170k miles	11 U.S.C. § 522(d)(2)	\$3,450.00	\$5,137.00
	11 U.S.C. § 522(d)(5)	\$1,687.00	
2001 Ford F150, 145k miles	11 U.S.C. § 522(d)(2)	\$892.00	\$6,987.00
3 dogs	11 U.S.C. § 522(d)(3)	\$0.00	\$0.00
		\$48,714.00	\$167,089.00

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B6D (Official Form 6D) (12/07)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #: xxxxx1651  Bank Of America, N.a. 450 American St Simi Valley, CA 93065	CODEBTOR	O HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: 06/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Direct pay 1st due date after filing	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL \$108,362.00	UNSECURED PORTION, IF ANY
			VALUE: \$112,280.00					
ACCT #: xxxxx1651  Bank Of America, N.a. 450 American St Simi Valley, CA 93065		С	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Pay pro rata				\$30,000.00	
			VALUE: \$30,000.00					
ACCT #:  Bexar County c/o Don Stecker Linebarger Goggan Blair & Sampson 711 Navarro, Ste. 300 San Antonio, TX 78205		С	DATE INCURRED: 2011 NATURE OF LIEN: Property Taxes COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Direct pay (escrow 2011)				\$2,854.00	\$2,854.00
			VALUE: \$112,280.00  DATE INCURRED:					
ACCT #: xxxxxx0002  Cheyenne Valley Assoc. Management 1600 NE Loop 410, Ste 202 San Antonio, TX 78209		С	NATURE OF LIEN: HOA Dues COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Pay fully sec@\$25/mo beg mo 5				\$132.00	\$132.00
			VALUE: \$112,280.00		Ļ			_
	Subtotal (Total of this Page) > \$141,348.00 \$2,986.00  Total (Use only on last page) >							

\_\_\_\_\_1 \_\_\_continuation sheets attached

(Report also on Summary of

Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) 11-54149-cag Doc#1 Filed 12/02/11 Entered 12/02/11 14:12:58 Main Document Pg 17 of 54 12/02/2011 02:12:25pm

B6D (Official Form 6D) (12/07) - Cont. In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  Compass Resolution Services PO Box 15253 Irvine, CA 92623	_	С	DATE INCURRED: NATURE OF LIEN: 2nd Mortgage COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Direct pay 1st due date after filing  VALUE: \$112,280.00				\$27,215.00	\$23,297.00
ACCT #:  Compass Resolution Services PO Box 15253 Irvine, CA 92623		С	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 5826 Clipper Port, San Antonio, TX 78239 REMARKS: Pay pro rata				\$500.00	
ACCT #: xxxxx5831  Conns Credit Corp PO Box 2356 Beaumont, TX 77704	-	С	VALUE: \$500.00  DATE INCURRED: 07/2011 NATURE OF LIEN: Purchase Money Security Interest COLLATERAL: Refrigerator REMARKS: Pay fully sec@\$150/mo beg mo 5  VALUE: \$3,688.00				\$3,688.00	
ACCT #: xxxxxx0021  Generations Communit FCU 123 N Medina St San Antonio, TX 78207		С	DATE INCURRED: 10/23/2007 NATURE OF LIEN: Automobile COLLATERAL: 2001 Ford F150 REMARKS: Pay fully sec@\$490/mo beg mo 5				\$6,095.00	
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured Claims    VALUE: \$6,987.00								

(Report also on Summary of

Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) 11-54149-cag Doc#1 Filed 12/02/11 Entered 12/02/11 14:12:58 Main Document Pg 18 of 54 12/02/2011 02:12:27pm

B6E (Official Form 6E) (04/10)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

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B6E (Official Form 6E) (04/10) - Cont.

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

1112 01 1 111011111	, tan		auto anomarioco						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 11/19/2011						
Malaise Law Firm 909 NE loop 410, Ste 300 San Antonio, TX 78209		С	CONSIDERATION: Attorney Fees REMARKS: Pay 1st 4 plan payments, then \$100 or more per month, as				\$3,000.00	\$3,000.00	\$0.00
			funds become available,						
			pursuant to paragraph f, 2006 Standing Order.						
	+	+				H			
	$\top$								
Sheet no1 of1 cor	tinua	ation	sheets Subtotals (Totals of this	pag	ge)	>	\$3,000.00	\$3,000.00	\$0.00
attached to Schedule of Creditors Holding (Us	ttached to Schedule of Creditors Holding Priority Claims  (Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)  *3,000.00								
									\$0.00

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B6F (Official Form 6F) (12/07) In re Marcellus Kevin Hyson

Marian Regina Hyson

Case No.	
	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holdin	9 4	11000	dica dalina te report dir tino conocado i .				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1348  Bus & Prof Service 621 N Alamo St San Antonio, TX 78215		С	DATE INCURRED: 12/2009 CONSIDERATION: Collection Attorney - ALAMO CITY MEDICAL GROU REMARKS:				\$107.00
ACCT #: xxxx1604  Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Valhalla, NY 10595		С	DATE INCURRED: CONSIDERATION: Collecting for - MITSUBISHI REMARKS:				\$20,490.00
ACCT #: xxxxxxxxxxxxxxx3590  Capital One, N.a. Capital One Bank (USA) N.A. PO Box 30285 Salt Lake City, UT 84130		С	DATE INCURRED: 11/2001 CONSIDERATION: Credit Card REMARKS:				\$780.00
ACCT #: xxxxx2108  Carrington Mortgage 1610 E. St Andrew PI, Ste B150 Santa Ana, CA 92705		С	DATE INCURRED: 06/27/2006 CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxx5233 Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		С	DATE INCURRED: 02/2011 CONSIDERATION: Collection Attorney - AT&T REMARKS:				\$349.00
ACCT #: xxxxxxxxxxxxxx0001  Fed Loan Servicing PO Box 69184  Harrisburg, PA 17106		С	DATE INCURRED: 09/2010 CONSIDERATION: Educational REMARKS:				\$3,452.00
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  3continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxx0003  Fed Loan Servicing PO Box 69184  Harrisburg, PA 17106		С	DATE INCURRED: 09/2009 CONSIDERATION: Educational REMARKS:				\$3,434.00
ACCT #: xxxxxxxxxxxxxx0002  Fed Loan Servicing PO Box 69184  Harrisburg, PA 17106		С	DATE INCURRED: 09/2010 CONSIDERATION: Educational REMARKS:				\$1,026.00
ACCT #: xxxxxxx0003  Generations Communit FCU 123 N Medina St San Antonio, TX 78207	-	С	DATE INCURRED: 07/2010 CONSIDERATION: Line of Credit REMARKS:				\$953.00
ACCT #: xxxxxxxxxxx9192  Mmca/c1  PO Box 991817  Mobile, AL 36691		С	DATE INCURRED: 01/22/2002 CONSIDERATION: Auto Deficiency REMARKS:				Notice Only
ACCT #: xxxx1209  Nco Fin/55 Attn: Compliance Dept PO Box 15087 Wilmington, DE 19850	-	С	DATE INCURRED: CONSIDERATION: Collecting for - TRAVIS EMERGENCY PHYSICIANS REMARKS:				\$629.00
ACCT #: xxxxx2374  Nelnet Lns Attention: Nelnet Claims PO Box 17460 Denver, CO 80217		С	DATE INCURRED: 09/2008 CONSIDERATION: Educational REMARKS:				\$3,478.00
Sheet no1 of3 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$9,520.00

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Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:  Recontrust Company 2380 Performance Dr. Richardson, TX 75082		С	DATE INCURRED: CONSIDERATION: Attorneys for - Bank of America REMARKS:				Notice Only
ACCT #: xxxxxxxx0098  San Antonio Credit Union Attn: Bankruptcy PO Box 1356 San Antonio, TX 78295		С	DATE INCURRED: 08/2003 CONSIDERATION: Line of Credit REMARKS:				\$205.00
ACCT #: xx6208 Uds 702 Felix St Saint Joseph, MO 64501	•	С	DATE INCURRED: CONSIDERATION: Collecting for - ADP CREDIT SOLUTIONS REMARKS:				\$1,005.00
ACCT #: Attorney General of the US Department of Justice 950 Pennsylvania Ave. NW Washington, DC 20530			DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346			DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: US Attorney's Office 601 NW Loop 410, Ste 600 San Antonio, TX 78216			DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
Sheet no. 2 of 3 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	l > F.) ne a.)	\$1,210.00					

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Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:			DATE INCURRED: CONSIDERATION:				
VA Regional Office Office of District Counsel 2515 Murworth Drive Houston, TX 77054			Required Notification REMARKS:				
Sheet no <b>3</b> of <b>3</b> continuation she	ets	attach	ned to Sub	otot	al >	<u> </u>	\$0.00
Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$35,908.00

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B6G (Official Form 6G) (12/07)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse					
Married	Relationship(s):	Son	Age(s): 20	Relationship	(s):	Age(s):
Iviarried		Son	11			
		Daughter	9			
		Son	6			
Employment:	Debtor			Spouse		
Occupation	Operations			Administrato		
Name of Employer	KSAT/12 TV				Inited Methodist Chu	ırch
How Long Employed	10 yrs			3 1/2 yrs		
Address of Employer	1408 N. St. Mar			8101 Midcro		
	San Antonio, TX	78215		San Antonic	, TX 78239	
INCOME. (Estimate of au		al a tla li i.a			DERTOR	CDOUGE
INCOME: (Estimate of av			rate if not paid monthly)		<b>DEBTOR</b> \$3,756.00	<b>SPOUSE</b> \$3,149.57
<ol> <li>Monthly gross wages</li> <li>Estimate monthly ove</li> </ol>		1115510115 (F10	ate ii not paid monthly)		\$0.00	\$0.00
3. SUBTOTAL	51 till 11 <del>C</del>					
	SUCTIONS				\$3,756.00	\$3,149.57
<ol> <li>LESS PAYROLL DEI a. Payroll taxes (inclu</li> </ol>		v tav if big 7	aro)		\$261.58	\$229.10
b. Social Security Tax		y lax ii b. is ze	:10)		\$138.13	\$132.27
c. Medicare	`				\$47.69	\$45.65
d. Insurance					\$402.93	\$0.00
e. Union dues					\$0.00	\$0.00
	101K	/.	401K		\$105.71	\$63.01
	Flex vac	, , , , , , , , , , , , , , , , , , ,			\$64.57	\$0.00
h Other (Specify)					\$0.00	\$0.00
i. Other (Specify)					\$0.00	\$0.00
j. Other (Specify)					\$0.00	\$0.00
k. Other (Specify)					\$0.00	\$0.00
5. SUBTOTAL OF PAYE	ROLL DEDUCTIO	NS			\$1,020.61	\$470.03
6. TOTAL NET MONTH	LY TAKE HOME I	PAY			\$2,735.39	\$2,679.54
7. Regular income from	operation of busi	ness or profes	ssion or farm (Attach det	ailed stmt)	\$0.00	\$0.00
<ol><li>Income from real proj</li></ol>					\$0.00	\$0.00
<ol><li>Interest and dividend</li></ol>					\$0.00	\$0.00
10. Alimony, maintenance		nents payable	to the debtor for the deb	otor's use or	\$0.00	\$0.00
that of dependents list.  11. Social security or gov		ce (Specify):				
Jooidi Joodiniy of gov	on more accidiant	co (Opcony).			\$0.00	\$0.00
12. Pension or retiremen	t income				\$0.00	\$0.00
13. Other monthly income	e (Specify):					
a. 1/12 Tax Refund		/ Busir	ess Income		\$585.00	\$200.00
b					\$0.00	\$0.00
C					\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 1	3			\$585.00	\$200.00
15. AVERAGE MONTHL	Y INCOME (Add a	amounts shov	n on lines 6 and 14)		\$3,320.39	\$2,879.54
16. COMBINED AVERAG	GE MONTHLY INC	COME: (Comb	oine column totals from I	ine 15)	\$6,1	99.93
			-			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spolabeled "Spouse."	use maintains a separate nousehold.	Complete a separate sch	ledule of expenditures
1. Rent or home mortgage payment (include lot rente	d for mobile home)		\$1,53

Rent or home mortgage payment (include lot rented for mobile home)	\$1,538.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$217.00
b. Water and sewer	\$85.00
c. Telephone	
d. Other: Cable/Phone/Internet	\$175.00
3. Home maintenance (repairs and upkeep)	\$85.00
4. Food	\$1,000.00
5. Clothing	\$200.00
6. Laundry and dry cleaning	\$60.00
7. Medical and dental expenses	\$75.00
8. Transportation (not including car payments)	\$480.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$150.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	\$324.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: 2nd Mortgage	\$243.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$717.94
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$5,349.94
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	ΨΟ,Ο-10.0-1

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

\$6,199.93 \$5,349.94

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

\$849.99

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson Marian Regina Hyson

CASE NO

CHAPTER 13

## **EXHIBIT TO SCHEDULE J**

## **Itemized Personal Expenses**

Expense		Amount
Rounding factor		\$0.94
Haircuts/Grooming		\$180.00
Pet Expenses		\$80.00
Toiletries, Cleaning Supplies, Etc.		\$150.00
School Supplies		\$25.00
Cellular Phone		\$200.00
HOA Dues		\$22.00
School Lunches		\$60.00
	Total >	\$717.94

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.

Chapter 13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$112,280.00		
B - Personal Property	Yes	5	\$54,809.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		\$178,846.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$35,908.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,199.93
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,349.94
	TOTAL	21	\$167,089.00	\$217,754.00	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$11,390.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$11,390.00

## State the following:

Average Income (from Schedule I, Line 16)	\$6,199.93
Average Expenses (from Schedule J, Line 18)	\$5,349.94
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,591.53

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$26,283.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,000.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$35,908.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$62,191.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Marcellus Kevin Hyson Marian Regina Hyson

Case No.	
	(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECLARATION UNI	DER PENALIT OF PERJURT BY INDIVIDUAL DEBIOR	
I declare under penalty of perjury that I have r sheets, and that they are true and correct to the bo	read the foregoing summary and schedules, consisting ofest of my knowledge, information, and belief.	23
Date 12/2/2011	Signature /s/ Marcellus Kevin Hyson  Marcellus Kevin Hyson	
Date 12/2/2011	Signature /s/ Marian Regina Hyson  Marian Regina Hyson	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (04/10)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

		STATEMENT OF FINANCIAL AFFAIRS				
None	1. Income from employment or operation of business  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT	SOURCE				
	\$39,871.00	2011 Debtor's wages YTD				
	\$33,434.00	2011 Joint Debtor's wages YTD				
	\$2,200.00	2011 Business income YTD				
	\$37,670.00	2010 Debtor's wages				
	\$28,627.00	2010 Joint Debtor's wages				
	\$6,340.00	2010 Business income (\$1,052 net)				
	\$37,533.00	2009 Debtor's wages				
	\$28,842.00	2009 Joint Debtor's wages				
	\$1,800.00	2009 Business income (\$5,553 loss)				
	2. Income other than	from employment or operation of business				
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's but two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse whether or not a joint petition unless the spouses are separated and a joint petition is not filed.)						

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR None other than in the ordinary course of business. DATES OF

PAYMENTS AMOUNT PAID

**AMOUNT STILL OWING** 

B7 (Official Form 7) (04/10) - Cont.

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

n re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

1	V	n	n	6

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

#### None

**☑** 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/10) - Cont.

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	9.	<b>Payments</b>	related to	debt	couns	eling o	r bank	ruptcy
None								

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Malaise Law Firm 909 NE loop 410, Ste 300 San Antonio, TX 78209 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR Pre petition

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
Atty Fees \$200.00
Filing Fees \$281.00
Credit Report \$50.00
Counseling \$36.00

#### 10. Other transfers

None

✓

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

₩ W

List all property owned by another person that the debtor holds or controls.

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B7 (Official Form 7) (04/10) - Cont.

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson	_	(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

	15.	Prior	a
None			

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

5826 Clipper Port Marian Hyson 6/2006 - current

San Antonio, TX 78239

5826 Clipper Port Marcellus K. Hyson 4/2011 - current

San Antonio, TX 78239

342 Como Marcellus K. Hyson 7/2007 - 4/2011

San Antonio, TX 78220

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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B7 (Official Form 7) (04/10) - Cont.

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.		
	Marian Regina Hyson		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

Ν	οn	e

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

dba Pro Detailing of SA

NATURE OF BUSINESS

**BEGINNING AND ENDING** 

**DATES** 

detailing 2005 - current

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

✓

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

n re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 5
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

None

✓

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

In re:	Marcellus Kevin Hyson	Case No.	
	Marian Regina Hyson		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If cor	mpleted by an individual or individual and spouse]		
	are under penalty of perjury that I have read the answe nments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date	12/2/2011	Signature	/s/ Marcellus Kevin Hyson
		of Debtor	Marcellus Kevin Hyson
Date	12/2/2011	Signature	/s/ Marian Regina Hyson
		of Joint Debtor	Marian Regina Hyson
		(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson
Marian Regina Hyson

CASE NO

CHAPTER 13

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	Marcellus Kevin Hyson		Marian Regin	a Hyson	
	/s/ Marcellus Kevin Hy	son		egina Hyson	
			Phone: (210) 732-6699 / F	ax: (210) 732-5826	
	Dat	<del>e</del>	J. Todd Malaise Malaise Law Firm 909 NE Loop 410, Suite 30 San Antonio, Tx 78209	Bar No. 00	11 <del>3</del> 0984
	12/2/2		/s/ J. Todd Malaise	Por No. 00	706094
	I certify that the fore representation of the de		CERTIFICATION tement of any agreement or arracy proceeding.	angement for payment to me fo	or
6.			sclosed fee does not include the		anngs mereor,
			ules, statements of affairs and p		ovingo thereof:
5.			greed to render legal service for and rendering advice to the debt		
		aw firm. A copy of the a	ed compensation with another p greement, together with a list of		
4.	I have not agreed associates of my la		losed compensation with any ot	her person unless they are me	embers and
3.	The source of compens  Debtor	•	is: specify)		
	☑ Debtor	•	specify)		
2.	The source of the comp	pensation paid to me wa	as:	φ3,υυυ.υυ_	
	Prior to the filing of this Balance Due:	statement I have receive	ved:	\$200.00 \$3,000.00	
	For legal services, I have	ve agreed to accept:		\$3,200.00	
1.	that compensation paid	to me within one year	rr. P. 2016(b), I certify that I am to before the filing of the petition in of the debtor(s) in contemplation	bankruptcy, or agreed to be p	aid to me, for
	חפרו	-030KE OF COI	MPENSATION OF ATTO	JRNET FUR DEBIUR	ζ

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson Marian Regina Hyson

CASE NO

CHAPTER 13

### **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her
knowl	ledge.

Date	12/2/2011	Signature /s/ Marcellus Kevin Hyson  Marcellus Kevin Hyson	
Date	12/2/2011	Signature /s/ Marian Regina Hyson  Marian Regina Hyson	

Attorney General of the US Department of Justice 950 Pennsylvania Ave. NW Washington, DC 20530

Bank Of America, N.a. 450 American St Simi Valley, CA 93065

Bexar County c/o Don Stecker Linebarger Goggan Blair & Sampson 711 Navarro, Ste. 300 San Antonio, TX 78205

Bus & Prof Service 621 N Alamo St San Antonio, TX 78215

Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Dr. Valhalla, NY 10595

Capital One, N.a.
Capital One Bank (USA) N.A.
PO Box 30285
Salt Lake City, UT 84130

Carrington Mortgage 1610 E. St Andrew Pl, Ste B150 Santa Ana, CA 92705

Cheyenne Valley Assoc. Management 1600 NE Loop 410, Ste 202 San Antonio, TX 78209

Compass Resolution Services PO Box 15253 Irvine, CA 92623 Conns Credit Corp PO Box 2356 Beaumont, TX 77704

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Fed Loan Servicing PO Box 69184 Harrisburg, PA 17106

Generations Communit FCU 123 N Medina St San Antonio, TX 78207

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Mmca/cl PO Box 991817 Mobile, AL 36691

Nco Fin/55 Attn: Compliance Dept PO Box 15087 Wilmington, DE 19850

Nelnet Lns Attention: Nelnet Claims PO Box 17460 Denver, CO 80217

Recontrust Company 2380 Performance Dr. Richardson, TX 75082 San Antonio Credit Union Attn: Bankruptcy PO Box 1356 San Antonio, TX 78295

Uds 702 Felix St Saint Joseph, MO 64501

US Attorney's Office 601 NW Loop 410, Ste 600 San Antonio, TX 78216

VA Regional Office Office of District Counsel 2515 Murworth Drive Houston, TX 77054

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson
Marian Regina Hyson

CASE NO

CHAPTER 13

Scheme Selected: Federal

## SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

### **Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$112,280.00	\$138,563.00	\$0.00	\$0.00	\$0.00
1.	Cash on hand.	\$30.00	\$0.00	\$30.00	\$30.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks	\$1,890.00	\$0.00	\$1,890.00	\$1,890.00	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video	\$6,000.00	\$0.00	\$6,000.00	\$6,000.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
7.	Furs and jewelry.	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh	\$14,265.00	\$0.00	\$14,265.00	\$14,265.00	\$0.00
13.	Stock and interests in incorporated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the	\$19,000.00	\$0.00	\$19,000.00	\$19,000.00	\$0.00
18.	Other liquidated debts owed debtor	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson Marian Regina Hyson CASE NO

CHAPTER 13

Scheme Selected: Federal

### SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

#### **Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles	\$12,124.00	\$6,095.00	\$6,029.00	\$6,029.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	TOTALS:	\$167,089.00	\$144,658.00	\$48,714.00	\$48,714.00	\$0.00

#### **Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description Market Value Lien Equity

**Real Property** 

(None)

**Personal Property** 

(None)

TOTALS: \$0.00 \$0.00

#### Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount

#### **Real Property**

(None)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: Marcellus Kevin Hyson Marian Regina Hyson

CASE NO

CHAPTER 13

### SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

**Personal Property** 

(None)

TOTALS: \$0.00 \$0.00 \$0.00 \$0.00

Summary	
A. Gross Property Value (not including surrendered property)	\$167,089.00
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$167,089.00
D. Gross Amount of Encumbrances (not including surrendered property)	\$144,658.00
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$144,658.00
G. Total Equity (not including surrendered property) / (A-D)	\$48,714.00
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$48,714.00
J. Total Exemptions Claimed (Wild Card Used: \$3,607.00, Available: \$20,343.00)	\$48,714.00
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

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B 22C (Official Form 22C) (Chapter 13) (12/10)

In re: Marcellus Kevin Hyson Marian Regina Hyson

Case Number:

According to the calculations required by this statement:				
☑ The applicable commitment period is 3 years.				
☐ The applicable commitment period is 5 years.				
☐ Disposable income is determined under § 1325(b)(3).				
☐ Disposable income is not determined under § 1325(b)(3).				
(Check the boxes as directed in Lines 17 and 23 of this statement.)				

#### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. RE	EPORT OF INC	OME		
		ital/filing status. Check the box that applies and			statement as direc	ted.
	a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☑ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					nes 2-10
	All figures must reflect average monthly income received from all sources, derived					
1	during the six calendar months prior to filing the bankruptcy case, ending on the last day				Column A	Column B
	of the month before the filing. If the amount of monthly income varied during the six				Debtor's	Spouse's
		ths, you must divide the six-month total by six, and opriate line.	d enter the result on	tne	Income	Income
2		ss wages, salary, tips, bonuses, overtime, com	missions.		\$3,730.87	\$2,660.66
_		ome from the operation of a business, profession		act Line b from	ψο,: σοισ:	ΨΞ,000.00
		a and enter the difference in the appropriate colur				
3	an a	one business, profession or farm, enter aggregate ttachment. Do not enter a number less than zero.	Do not include	any part of the		
	busi	iness expenses entered on Line b as a deduction	on in Part IV.			
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00		
	C.	Business income	Subtract Line b		\$0.00	\$0.00
		t and other real property income. Subtract Line rence in the appropriate column(s) of Line 4. Do r				
		not include any part of of the operating expense				
4	in Pa	art IV.	_			
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00		
	c.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
5		rest, dividends, and royalties.			\$0.00	\$0.00
6		sion and retirement income. amounts paid by another person or entity, on a	a regular hasis for	the household	\$0.00	\$0.00
_		enses of the debtor or the debtor's dependents				
7		<b>purpose.</b> Do not include alimony or separate mai				
		by the debtor's spouse. Each regular payment sh mn; if a payment is listed in Column A, do not repo			\$0.00	\$0.00
		mployment compensation. Enter the amount in			,	• • • • • •
8		ever, if you contend that unemployment compensations				
"		use was a benefit under the Social Security Act, do				
	com	pensation in Column A or B, but instead state the	amount in the space	e below.		
	1	employment compensation claimed to be a	Debtor	Spouse		
	bei	nefit under the Social Security Act	\$0.00	\$0.00	\$0.00	\$0.00
		time from all other sources. Specify source and tices on a separate page. Total and enter on Line 9				
	sepa	arate maintenance payments paid by your spot	other payments			
	of al	limony or separate maintenance. Do not includ	ived under the			
9		the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
			TOTISTII.			
	a.	Business Income		\$200.00		
	b.					
					\$0.00	\$200.00

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$3,730.87	\$2,860.66		
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.				
	Part II. CALCULATION OF § 1325(b)(4) COMMITMEN	T PERIOD			
12	Enter the amount from Line 11.		\$6,591.53		
13	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND it calculation of the commitment period under § 1325(b)(4) does not require inclusion of the spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT regular basis for the household expenses of you or your dependents and specify, in the libasis for excluding this income (such as payment of the spouse's tax liability or the spouse persons other than the debtor or the debtor's dependents) and the amount of income developurpose. If necessary, list additional adjustments on a separate page. If the conditions for adjustment do not apply, enter zero.	paid on a nes below, the le's support of voted to each			
	a.				
	b.				
	C.				
	Total and enter on Line 13.		\$0.00		
14					
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12				
	and enter the result.	and have shald	\$79,098.36		
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: b. Enter debtor's house	ehold size: 6	\$80,477.00		
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.				
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "To 3 years" at the top of page 1 of this statement and continue with this statement.	ne applicable commitmo	ent period is		
	The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.				
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DIS	SPOSABLE INCOM	1E		
18	Enter the amount from Line 11.		\$6,591.53		
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter of any income listed in Line 10, Column B that was NOT paid on a regular basis for the hot expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for Column B income (such as payment of the spouse's tax liability or the spouse's support of than the debtor or the debtor's dependents) and the amount of income devoted to each processary, list additional adjustments on a separate page. If the conditions for entering the do not apply, enter zero.    A	ousehold or excluding the if persons other ourpose. If			
	c.				
	Total and enter on Line 19.		\$0.00		

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.			
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. \$79,098.36			
22	Applicable median family income. Enter the amount from Line 16. \$80,477.00			
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined"			

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME							
		Subpart A: Deduc	tions under Sta	ndard	s of the Internal Revenue	Service (IRS)	
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						
	Pers	ons under 65 years of age		Pers	sons 65 years of age or olde	r	
	a1.	Allowance per person		a2.	Allowance per person		
	b1.	Number of persons		b2.	Number of persons		
	c1.	Subtotal		c2.	Subtotal		
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						

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25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a.	IRS Housing and Utilities Standards; mortgage/rent expense			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47			
	C.	Net mortgage/rental expense	Subtract Line b from Line a.		
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.   If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				

28					
	a. b.	IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a.	IRS Transportation Standards, Ownership Costs			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.				
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.				
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.				
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.				
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.				
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.				
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.				
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.				

	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
39	a. Health Insurance				
39	b. Disability Insurance				
	c. Health Savings Account				
	Total and enter on Line 39	_			
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your act expenditures in the space below:	tual total average monthly			
40	Continued contributions to the care of household or family members. E monthly expenses that you will continue to pay for the reasonable and necess elderly, chronically ill, or disabled member of your household or member of you unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN	sary care and support of an our immediate family who is			
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.				
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.				
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lin	nes 39 through 45.			

	Subpart C: Deductions for Debt Payment					
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					
	a. b. c.	Property Securing the Debt	Average Does page include in payment or insuration great page in the payment or insuration great page in the payment include in the payment or insuration great page in the payment of the	axes ance? no no		
			Total: Add Lines a, b and c			
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
	Name of Creditor a. b. c.	Property Securing the Deb	t 1/60th of the Cure Am Total: Add Lines a, b a			
49	Payments on prepetition priority claim as priority tax, child support and alimony filing. DO NOT INCLUDE CURRENT OB	claims, for which you were liable	at the time of your bankruptcy			
50	Chapter 13 administrative expenses.     resulting administrative expense.     a. Projected average monthly chapter     b. Current multiplier for your district as issued by the Executive Office for Uninformation is available at www.usd the bankruptcy court.)	13 plan payment. s determined under schedules United States Trustees. (This oj.gov/ust/ or from the clerk of		%		
	c. Average monthly administrative exp	·	Total: Multiply Lines a	and b		
51						
52	Total of all deductions from income.	part D: Total Deductions fro				
J2	. Star of all acadetions from moonic.		<u> </u>			
	Part V. DETERMINAT	ION OF DISPOSABLE IN	COME UNDER § 1325(	b)(2)		
53	Total current monthly income. Enter the		<u> </u>			
54	Support income. Enter the monthly average of any child support payments, foster care payments, or					

55	wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount	ount from Line 52.				
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.					
	Nature of special circumstances	Amount of expense				
	a.					
	b.					
	С.					
	Total: Add Lines a, b, and c					
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
	•					

Part VI	<b>ADDIT</b>	IONAL	FYPFN	SE CI	<b>VIM</b>
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**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

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	Expense Description	Monthly Amount
a.		
b.		
c.		
	Total: Add Lines a, b, and c	

#### Part VII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

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Date: 12/2/2011

Signature: /s/ Marcellus Kevin Hyson

Marcellus Kevin Hyson

Date: 12/2/2011

Signature: /s/ Marian Regina Hyson

Marian Regina Hyson